



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Secured Creditor

BANK OF AMERICA, N.A.

In Re:

Michael G. Depalma, Kara Depalma

Debtor.

**Order Filed on October 1, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey**

Case No.: 19-23977 ABA
Adv. No.:
Hearing Date: 9/25/19 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: October 1, 2019



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Page 2

Debtors: Michael G. Depalma, Kara Depalma

Case No.: 19-23977 ABA

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor BANK OF AMERICA, N.A., holder of a mortgage on real property located at 1 Sherry Lynn Court, Hammonton, NJ, 08037-2510, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Ronald E. Norman, Esquire, attorney for Debtors, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall pay the arrearage claim of Secured Creditor (Claim # 16) in full through the Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors are to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors reserve the right to object to Secured Creditor's proof of claim and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Michael G. Depalma,, Jr.
 Kara W. Depalma
 Debtors

Case No. 19-23977-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Oct 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2019.

db/jdb Michael G. Depalma,, Jr., Kara W. Depalma, 1 Sherry Lynn Ct, Hammonton, NJ 08037-2510

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Ronald E. Norman on behalf of Joint Debtor Kara W. Depalma ronaldenorman@comcast.net, dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com

Ronald E. Norman on behalf of Debtor Michael G. Depalma,, Jr. ronaldenorman@comcast.net, dgordon@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com

Thomas R. Dominczyk on behalf of Creditor Branch Banking & Trust Company tdominczyk@mauricewutscher.com, thomas-dominczyk-5025@ecf.pacerpro.com

U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7